

IHRY NEWS

December 2019



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How to Protect Your Car from Road Salt Damage This Winter

Article provided by *Nationwide*.

When it comes to winter, we tend to obsess about snow, ice and cold. But what about all the road salt and sand that come with these often nasty elements? Yes, we appreciate that they serve in the interest of public safety—the **rock salt** helps melt ice even if it's freezing, and the sand keeps salt in place. But they can really inflict some major punishment upon a vehicle, destroying its finish, increasing rust and even hurting driving performance. Doors, fenders, hoods and tailgates are most vulnerable to rust because they retain a lot of moisture.

So when the season starts for those wintry mixes,

consider these tips from the experts at dmv.org:

Wax the exterior of your car

Wax protects the paint surface like an invisible shield. Be sure to apply a good, strong coat before the winter season starts to guard it from corrosive salt. Seal the undercarriage as well, either on your own or via a car-care professional.

Keep car tires clean

Before winter starts, make sure your tires are clean and salt-free. Then keep checking and cleaning throughout the cold months. Otherwise, they'll

kick up bad winter “stuff” that will pummel your vehicle’s body.

Use a DIY car wash

If the water used at car washes is “repurposed” water, then it may contain traces of salt. To ensure total quality control, use a DIY car wash with high-pressure hoses, so you can spray the salt off hard-to-reach areas—like beneath wheel wells and behind fenders. Hose off the undercarriage too. You can do this with a lawn sprinkler by turning it on underneath for a few minutes. Change its position accordingly to get the entire undercarriage.

Wash your car during the day

In washing salt off in wintertime, do so during the day so the vehicle has time to dry. You don’t want the water to freeze on your finish after temperatures fall. The outside temperature should be 40°F or higher. To guarantee a “clean machine” all season long, repeat every 10 days. To avoid having the locks freeze, open and close the doors after the job is done.

Avoid driving through puddles

Watch out for driving through large puddles of water. Not only do they pick up a lot of slimy dirt, but they’re also magnets for road-crew salt.

Avoid driving before and after a snowstorm

If you have to [drive in bad weather](#), avoid doing so right before and after a snowstorm, because you are more likely to run into fresh road salt at those times.

Don’t drive in deep snow

For both car care and safety reasons, don’t drive in deep snow. For starters, you can get stuck and stranded. And deep snow can pack salt into the undercarriage, where it’s difficult to remove. This often leads to corrosion and even drivability problems.

Learn additional methods you can take to [protect your car this winter](#).



Merry Christmas and
Happy New Year!



Ihry Insights

Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance



Updated Info on WHIP+

- Whip+ is a Disaster program administered by FSA which will use RMA data to qualify you for payments.
- Claims must be completed to finalize a WHIP+ payment
- You **can & should** sign up for WHIP+ even if you did not have a loss
- Payments under WHIP+ are BY CROP & BY UNIT, which means that you can submit a WHIP+ application on wheat now and follow up with other crops when harvest is complete and you have assembled your production records.
- You can sign up NOW at your county FSA office and they will hold the application until you can supply all your records
- Because FSA will be using RMA records, you must report all production to your crop insurance agent on each crop so that that production can be submitted to RMA and complete the WHIP+ application.
- **Contact your Ihry agent with any additional questions you may have**
- We will continue to update you on WHIP+ as more details become available.

2019 MPCCI Premiums

The U.S. Department of Agriculture's (USDA) Risk Management Agency (RMA) today announced it will defer accrual of interest for all agricultural producers' spring 2019 crop year insurance premiums to help the wide swath of farmers and ranchers affected by extreme weather in 2019.

Interest on all Hail premiums is also deferred until January 30, 2020.

IMPORTANT: If premiums are not paid (postmarked) by January 30th , 2020, the deferred Interest will be added back retroactive to October 1st



North Dakota Department of Agriculture
Oct. 28, 2019
For immediate release

Resources Available for Community Groups, Individuals Assisting with Farm and Ranch Stress

BISMARCK, N.D. – With crops unable to be harvested, hay sitting in floodwaters and livestock either still in the pasture or already on feed, farm and ranch stress is impacting communities across the state. But local community groups and individuals have offered a helping hand.

“There are some wonderful community support groups, clergy and other individuals who have stepped up to assist others in this time of need. It truly is people helping people,” Agriculture Commissioner Doug Goehring said. “With needs increasing, these groups and individuals are feeling the toll and are looking for more resources.”

Groups and individuals needing more resources to support their friends and neighbors are encouraged to reach out to the North Dakota Department of Human Services at www.behavioralhealth.nd.gov/prevention/suicide or 701-328-8736 whether they need materials, access to professionals, more training or other tools.



Snow Removal: Is Your Landlord Responsible?

Article provided by [Foremost](#).

Do you dream of shoveling and snow blowing in a winter wonderland? No? You're probably not alone. It's a winter chore that needs to be done when the snow adds up, but who is responsible? Typically, if you own and live in your home, it's your responsibility to shovel the snow on your driveway and sidewalk. However, if you rent a home or multi-family dwelling, things can get a little foggy - who's responsible? If it wasn't discussed or isn't in the lease, what are you supposed to do?



If you have a lease that doesn't specify whether your landlord will take care of snow removal, the responsibility may fall on you. If you live in a snowy state, this is definitely something to negotiate in your lease before signing, especially if you don't love heaving the white stuff!

Another consideration is many local city ordinances require sidewalks, streets and curbs to be clean and passable. The landlord (or tenant, depending on what the lease says)

is typically required to remove snow within a certain period of time or they could face a fine. If a person with disabilities is prevented



access to a certain area from snow, or worse – gets injured on the sidewalks because someone didn't shovel– it poses an even greater and more serious problem.

Local officials often receive snow removal complaints from apartment buildings, and if the landlord and/or management doesn't clear sidewalks or parking lots, people with disabilities may be unable to get out of their apartment.

For these reasons, it's very important to discuss who is responsible for snow removal before signing a lease!

This also applies to basic maintenance for the house like mowing the lawn or raking leaves. Also, if you're physically unable to shovel snow, you should make sure the landlord documents their own responsibility for snow removal in the lease.

If you are responsible for getting rid of the snow that's piled up outside, consider the [safety tips](#) below to avoid accidents:

- **Push the snow instead of lifting it.** This will put less stress on your body while you work.
- **Stretch before you begin.** Similar to a workout, it is important to do this to warm up your muscles before you shovel.
- **Stay hydrated.** When you are doing any physical labor it is important to keep your body hydrated. And take frequent breaks so you don't exhaust yourself.
- **Don't touch any moving parts on the snow blower.** This could save your hands and fingers from a very serious accident.
- **Do NOT run a snow blower in an enclosed place.** Just like a car, you can be at risk for carbon monoxide poisoning.
- **Never leave a snow blower unattended when it is turned on.** Even if you are leaving for a small amount of time, always shut it off.

And, of course – don't forget to bundle up before you go outside!